ZYWAVE

BEYOND THE RENEWAL

Engaging Clients More Effectively Throughout the Policy Lifecycle

Employers have higher and higher expectations, and brokers are feeling the squeeze. Staying top of mind is more important than ever. That means showing up more often with the **right** message at the **right** moment.

For years, the majority of client engagement only happened during renewal time, but that approach is no longer effective. In a digital-first, connected world, clients expect more. They expect their broker to act as an advisor who understands their business, anticipates their needs, and adds value throughout the year.

Zywave's 2025 Broker Services Survey found that employers place a high value on brokers acting as a trusted advisor and providing timely answers to questions, ranking these as their first and second most important criteria when selecting a broker.

At the end of the day, employers want three things from their broker:

1. **A trusted advisor**

2. **Prompt service and timely answers to questions**

3. **Regular communication**

Brokers, agencies, and professional employer organizations are uniquely positioned to become true strategic partners. By engaging clients across the entire policy lifecycle – not just at renewals – they strengthen relationships, uncover new opportunities, and evolve from transactional service providers into trusted advisors.

A Missed Opportunity

Most broker-client interactions cluster around one moment: the policy renewal. Yet there are other opportunities to nurture this relationship and build loyalty. **The typical policy lifecycle includes four key phases**:

Pre-renewal   **Renewal**

Mid-term   **Post-**
engagement   **renewal**

Each phase provides an opportunity to demonstrate expertise and strengthen the broker-client relationship, but too often the phases outside renewal are forgotten. As a result, clients begin to drift toward disengagement.

Disengagement doesn't just threaten retention. It undermines revenue and reputation while sending the unintended message that the broker's value is tied to the policy transaction itself rather than to the ongoing relationship. Brokers become interchangeable in the minds of their customers resulting in increased churn, missed upsell and cross-sell opportunities, and reduced client satisfaction.

The end result? A cycle where brokers work harder each year to win back business they could have easily retained through consistent engagement.

Becoming a Trusted Advisor

Brokers looking to break this cycle need to be "embedded" with their clients. This doesn't mean constant contact – it means constant relevance. Becoming a trusted advisor means understanding the customer organization's goals, anticipating changes, and providing insight before it's requested.

This shifts broker-client interactions from transactional to relational. From completing tasks efficiently and moving on to delivering continuous value. When clients see that their broker is invested in their success beyond the sale, loyalty strengthens. Renewals stop being a negotiation and start being a confirmation of trust built throughout the year.

Consistent, meaningful engagement transforms perception. **Trusted advisors stay visible and valuable with ongoing, high-value touchpoints such as:**

> **Compliance updates:** Help clients stay ahead of new regulations and avoid penalties.
>
> **Claims support:** Guide clients through the complexity of claims.
>
> **Risk management insights:** Identify patterns and suggest preventative strategies.
>
> **Employee benefits education:** Translate complex employee benefits language into practical and understandable jargon.
>
> **Renewal preparation:** Review data early to ensure renewals are surprise-free.

The Power of Automation

Even the most dedicated brokers struggle to maintain consistent engagement across their entire book of business. Between claims support, compliance updates, and day-to-day service requests, it's impossible to manually sustain personalized communication for every client.

But client expectations around communication and immediacy have never been higher. In fact, 82% of employers would drop their insurance broker for slow response times and ineffective service. So how do you meet (or even exceed) those expectations?

Automation is the answer.

When done well, automation supports:

Timely communication: Delivering relevant messages exactly when clients need them.

Personalization at scale: Tailoring content by segment, policy type, or client profile.

Data-driven insights: Using engagement data to understand client needs and identify opportunities for growth.

By handling repetitive tasks and routine outreach with automated solutions, brokers free up time to focus on strategic, high-value interactions. This mix of automation and personalization serves to amplify the human touch that clients demand.

Of course, successful automation depends on the right foundation. You need technology designed to simplify outreach while keeping the client experience front and center. Platforms like Zywave's Client Cloud and Content Cloud provide that foundation, working together to deliver organic growth, operational efficiency, and better customer outcomes.

In our digital world, clients expect instant access, and tools like a client-centric self-service portal provide essential resources and tools 24/7. Automated touchpoints are also essential to drive growth through engagement and education.

These automated touchpoints can include:

Email campaigns sharing compliance updates, benefits education, or renewal preparation resources.

SMS alerts for time-sensitive updates like regulatory changes or policy deadlines.

Educational content that helps clients understand coverage and reduce risk.

Renewal reminders that start the process early and ensure a smoother experience.

Surveys and feedback loops to capture satisfaction levels and identify service improvement opportunities.

These touchpoints ensure clients hear from their broker not just when action is required but also when guidance adds value. Over time, consistent communication builds confidence and positions the broker as a trusted partner. Automation makes it possible to achieve this at scale.

Building an Embedded Engagement Strategy

Before diving in on automated touchpoints, it's essential to understand the client journey in its entirety. Each stage of the policy lifecycle offers unique opportunities to add value. Mapping that journey reveals where communication currently happens and where there are gaps. Finding those gaps is the key to creating deliberate, consistent touchpoints that align with client needs throughout the year.

But not all interactions carry equal weight. The goal isn't to communicate constantly (which can be just as frustrating to clients as too little communication). The goal is to communicate strategically and identify key moments of value when outreach will have the most impact. Recognizing these moments and responding proactively transforms service into partnership.

Achieving this level of engagement requires the right technology. Automation tools like Client Cloud help brokers scale their efforts without losing personalization, ensuring that every client receives timely, relevant communication that feels one-to-one.

Of course, an engagement strategy is only as strong as the results it produces. **Brokers can measure the effectiveness of their engagement strategy through key metrics like:**

Engagement rates: How often clients open, click, or respond to outreach.

Retention: Year-over-year client renewal rates.

Cross-sell/upsell conversions: Growth in additional service adoption.

Client satisfaction scores: Direct feedback on experience and perceived value.

Tracking these indicators not only proves ROI but also helps brokers continuously refine their strategy. Over time, data reveals which actions truly strengthen trust.

Getting Started

Fortunately, delivering more value through ongoing client touchpoints doesn't require a complete overhaul of current systems. Starting small and focusing on impact will build momentum over time. Consistency, not complexity, is the goal. **Follow these steps to implement a stronger engagement strategy:**

1
Step

Audit current client touchpoints

Take inventory of every way you currently communicate with clients. Identify what's consistent, what's reactive, and what's missing. Clarify both the strengths and gaps in your current engagement model.

2
Step

Define lifecycle stages

Segment the client experience into clear lifecycle phases. For each stage, outline what clients need most and how you can proactively deliver that value.

3
Step

Choose automation tools

Select platforms that align with your communication goals and client base. The right tools should make it easy to deliver timely, personalized messages without adding manual workload. Consider flexibility, integration, and ease of management.

4
Step

Create content and workflows

With the right insurtech tools in place, start developing reusable content tailored to each lifecycle stage: educational resources, compliance updates, renewal prep materials, and feedback requests. Pair each piece with automated workflows that trigger at the right times or based on client behavior.

5
Step

Monitor and optimize

Treat your engagement strategy as a living system. Use analytics to track what resonates and where engagement drops off. Regularly refine timing, tone, and content to stay aligned with evolving client expectations.

Take Action: Elevate the Client Experience

The client experience doesn't just revolve around renewal time. It's defined during the entire client lifecycle. Greater trust and loyalty are built when brokers reach out and add value. Today's consumers expect more than transactional service. They want a partner who understands their business, anticipates their needs, and provides guidance before problems come up.

Meeting these expectations and acting as a trusted advisor is what separates thriving agencies from those struggling to keep up.

Building that kind of engagement doesn't require massive change overnight. It starts with awareness of the full policy lifecycle, commitment to consistent communication, and the right insurtech solutions to make it sustainable. Year-round engagement transforms the broker-client relationship from reactive to proactive and from procedural to personal. In doing so, it redefines the broker's role from policy expert to indispensable ally.

Renewals are just one moment – relationships are built in the moments between.

What Are Real Zywave Users Saying?

Picking the right insurtech solution can be overwhelming, especially with so many options available. And the last thing you want to do is invest in something that isn't going to work, especially when it comes to engaging your clients.

Here's what your clients could be saying about your outreach efforts:

> There is a lot of information on the portal, and I appreciate you reaching out as I don't remember anyone reaching out about this before.
>
> *HR Manager*

> This is great! It's a massive help! I want to create a handbook and go through all the state and federal laws to make sure we are in compliance. I'm so glad we have this. It's intuitive to navigate, the design is very clear, and everything we need is right there.
>
> *Director*

> This is all the stuff that we really need. The fact that it comes with our policy is fantastic! This is really helpful! We were googling a lot of things ourselves given that we don't have an HR department. Our recruiters are always asking if there are new mandates and what the new mandates are.
>
> *Director*

> I'm so excited! This portal is more streamlined...and I really like the layout. As a small business, this is gold! These tools are great and will be very helpful for us!
>
> *Executive Consultant*

These are real quotes from real Zywave users using the solution every day.

If you're ready to exceed your client expectations, build stronger relationships, and win their ongoing loyalty, then get started with Client Cloud.

Request your demo and see how it can work for you.

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